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Tuesday, February 16, 1999

Vol. 51, No. 48



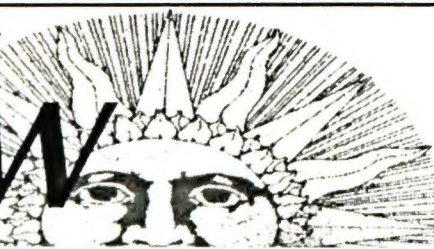
East County
Real Estate &
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THE LEMON GROVE

REVIEW



Uncle Sam now giving \$400 credits for kids, still tight on home business

The news for 1998 tax returns is something every parent will be glad to hear.

Now, for each qualifying child under 17, you may be able to subtract up to \$400 from your 1998 federal income tax, unless your income exceeds specified levels.

For your 1999 federal tax return, the Child Tax Credit will go up to \$500 per qualifying child.

The Child Tax Credit is an important benefit of the Taxpayer Relief Act of 1997, passed by Congress and signed into law by the president.

You've had exemptions and deductions before, but this is different — a full credit that cuts your tax by up to \$400 per child.

This is a credit that puts the extra money right in your hands.

Who qualifies for the \$400 credit? Your dependent child or descendant, stepchild or foster child for whom you can claim a dependency exemption. The child must be under 17 as of Dec. 31, 1998, must be a U.S. citizen or resident, and must have a Social Security or other I.D. number, entered on your return.

One child can mean up to a \$400 credit. Two children, up to \$800.

Do you have three or more children? If so, you may be allowed a total Child Tax Credit that, in some circumstances, can exceed your regular tax li-

ability - which is not ordinarily the case. You may even get a refund of this additional credit, depending on the Social Security and self-employment taxes you pay and any earned income credit you receive.

(Note: For one or two children, your total tax credit cannot exceed your regular tax liability.)

Your total Child Tax Credit is reduced by \$50 for each \$1,000 that your Modified Adjusted Gross Income exceeds \$110,000 for joint filers, \$75,000 if unmarried, or \$55,000 if married filing separately.

For your 1999 tax return, the Child Tax Credit will go up to \$500 per qualifying child.

To claim the credit, figure your credit using the worksheet in Form 1040 or 1040A instructions. Then enter it on Line 43 of your Form 1040, or Line 28 on Form 1040A.

For three or more children, attach Form 8812. Taxpayers are allowed to claim both the dependency exemption and the Child Tax Credit.

The IRS suggests that parents start enjoying Taxpayer Relief right away. If you expect a bigger refund on your 1998 tax as a result of this new Child Tax Credit, you can take home more money each payday by asking your employer to lower the amount withheld



from your pay. Use Form W-4, available from your employer or the IRS.

However, to avoid a penalty for underpayment, your withholding and estimated tax payments for the 1998 return must total either 100 percent of your 1997 tax liability or at least 90 percent of the 1998 liability.

But if the amount you pay with your return is less than \$1,000, there is no penalty. If you think you're getting a refund from the IRS, the Child Tax Credit can increase it by \$400 a child.

Business Use of the Home.
Whether you are an employee or self-

Continued on Page 2

The Lemon Grove Review, Box 127, Lemon Grove, CA 91946 • (619) 469-0101 • Published Tuesdays and Thursdays. Adjudicated a newspaper of general circulation in Superior Court of State of California in and for San Diego County, December 5, 1949. Entered as Third Class matter in La Mesa, CA. • Adjudication Number 155392 • \$20 yearly in San Diego County. \$40 yearly elsewhere in U.S.A. • Steven Saint, Publisher - Assistants to the publisher: Cheryl Cohen, Trudy Thomas, Mary Rosen. • Submissions - Letters, editorial and photo submissions are welcome, but will not be returned to sender unless accompanied by self-addressed, stamped envelope. • Material can be sent via e-mail at the following address: ssaint@adnc.com. • All materials must be received by the Monday preceding the date of publication. The editor reserves the right to edit all submissions.

New!

Free Tuesday Living Box Ads

Free!

Free advertising boxes are now being offered in our six *Tuesday Living* publications. We encourage real estate for sale or rent, and small businesses, but, hey, advertise your yard sale if you want.

ONLY FIVE BOLD WORDS
Items are limited to 30 words or less. Phone numbers count as one, hyphenated words as two. Our current *Tuesday Living* circulation is at least 5,000 per week.

Forum Publications is not responsible for veracity of boxes, nor for the accuracy of the ads. We will only make corrections if box is to be rerun (separate application) more than once. We also reserve the right to reject any ad and will not guarantee that a particular free ad will be run (we will try).

COLOR TV 26" console, walnut, Sylvania. Excellent condition. \$100 cash. You transport. Leave message if no answer. 443-5577.

HOUSE CLEANING SERVICE A sparkling clean home - guaranteed! Refs. Karen 443-2656

LOSE WEIGHT THE LAZY WAY. Cookie company invents lazy way to lose weight. 100% natural, great tasting cookie. Send \$1 P & H to: Cookie Diet Plan, Dept. 1, P.O. Box 1441, Spring Valley, CA 91979.

DOWN-SIZING APARTMENT BEFORE MOVING Bedroom dresser 68x18x30, six drawers, counter space, asking \$100 or best. Some tools, VCR, TV, record cabinet, miscellaneous clothing, some luggage. Call WR 461-5827. All items CASH.

THERAPEUTIC MASSAGE Relieve stress, chronic fatigue, headaches. Certified, licensed, 14 years exp. Call 264-5296.

To submit an ad use this form provided. MAIL to Forum Publications, Box 127, Lemon Grove CA 91946.

Name _____ Daytime phone _____

BOLD WORDS: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

Text: 1. _____ 2. _____ 3. _____ 4. _____ 5. _____

6. _____ 7. _____ 8. _____ 9. _____ 10. _____

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16. _____ 17. _____ 18. _____ 19. _____ 20. _____

21. _____ 22. _____ 23. _____ 24. _____ 25. _____

26. _____ 27. _____ 28. _____ 29. _____ 30. _____

PUBLIC NOTICES

•Spring Valley•

NOTICE OF TRUSTEE'S SALE
Trustee Sale No. 700651 Loan No. 0614134318 Title Order No. 9877699-11 APN 505-530-15-00 YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 7/21/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On 3/2/99 at 10:00am, California Reconveyance Company, as the duly appointed Trustee under and pursuant to Deed of Trust recorded on 7/29/92, Instrument: 1992-0471444, of Official Records in the office of the County Recorder of San Diego County, State of California, executed by Francisco D. Lumen, a single man, as Trustor, Great Western Bank, a federal savings bank, as Beneficiary, will sell at public auction to the highest bidder for cash (payable at time of sale in lawful money of the United States), by cash, a cashier's check drawn by a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County, California, describing the land therein. The property heretofore described is being sold "as is." The street address and other common designation, if any, of the real property described above is purported to be: 2219 Dalecrest Lane, Spring Valley, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of the Deed of Trust, estimated fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$142,544.07 (Estimated). Accrued interest and additional advances, if any, will increase this figure prior to sale. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located and more than three months have elapsed since such recordation. California Reconveyance Co., 9301 Corbin Avenue, Mail Stop 1, 03 02 04, Northridge, CA 91324 (916) 367-7728. Deborah Bignard, Vice President. Date: 2/9/99. ASAP 348220, 209, 216, 223.

NOTICE OF TRUSTEE'S SALE
APN 584-270-21-00 TRA 83095 LOAN No. 383139 REF MERVIN J KAUFMAN TS No. 1014066 IF
IMPORTANT NOTICE TO PROPERTY OWNER
YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JANUARY 18, 1998

UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 2, 1999, at 10:00 AM, Cal Western Reconveyance Corporation, a California corporation, as duly appointed Trustee under and pursuant to Deed of Trust recorded January 25, 1998, as inst No. 88-032023, of Official Records in the office of the County Recorder of San Diego County, State of California, executed by Mervin J. Kaufman and Violet M. Kaufman, husband and wife, will sell at public auction to highest bidder for cash, cashier's check drawn on a state or national bank, a check drawn by a state or federal credit union, or a check drawn by a state or federal savings and loan association, savings association, or savings bank specified in section 5102 of the Financial Code and authorized to do business in this state. At the South entrance to the County Courthouse, 220 West Broadway, San Diego, CA, all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as Completely described in said Deed of Trust. The street address and other common designation, if any, of the real property described above is purported to be: 918 La Mesa Avenue Spring Valley CA 92077. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, condition or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust, to-wit: \$53,204.70 with interest thereon from 02/01/98 @ 10.875% per annum as provided in said note(s) plus cost and any advances with interest ESTIMATED TOTAL DEBT \$63,511.99. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. For sales information: Mon-Fri 8:00am to 5:00pm (619) 590-9200. Cal Western Reconveyance Corporation, 525 East Main Street P.O. Box 22004, El Cajon, CA 92022-9004 (619) 590-9200. Dated February 5, 1999. Cal Western Reconveyance Corporation By Gail McAllister, Authorized Signature, Trustee Sale Officer. Gail A. McAllister, Esq. 3020. Pub 02/09/99 02/16/99 02/23/99. CNS1678028

NOTICE OF TRUSTEE'S SALE
TS No. E308919 Unit Code E Loan No. 393415-5-GARCIA AP No. 586-322-38-00 FID SERVICE COMPANY as duly appointed Trustee under the following described Deed of Trust (311) SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the form which is lawful tender in the United States) and/or the cashiers' certified or

other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described: Trustor ELIZABETH GARCIA Recorded June 30, 1995 as Instr No. 1995-0280905 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County, pursuant to the Notice of Default and Election to Sell thereunder recorded October 21, 1998 as Instr No. 1998-060826 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED JUNE 26, 1995. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 8426 AVENIDA ANGULIA, SPRING VALLEY, CA 91977. (If a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness.) Said Sale of property will be made in as is condition without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest as in said note provided, advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Said sale will be held on FEBRUARY 23, 1999 at 10:30 AM AT THE ENTRANCE TO THE CITY OF OCEANSIDE, ANNEX 321 NEVADA ST. OCEANSIDE, CA. At the time of the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above described Deed of Trust and estimated costs, expenses, and advances is \$115,155.67. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: January 25, 1999. FID SERVICE COMPANY as duly appointed Trustee. KAREN TALAFUS, ASSISTANT SECRETARY, FID SERVICE COMPANY, 1750 E. FOURTH ST. SUITE 800, PO BOX 11988, SANTA ANA, CA 92711-1988. 714-543-8372. We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose. Whether received orally or in writing, the expected opening bid may be obtained by calling the following telephone number(s) on the day before the sale: 714-480-5690. TAC# 456124 PUB 2/16/99 2/23/99. 3/02/99

NOTICE OF TRUSTEE'S SALE
TS No. E304671 Unit Code E Loan No. 0401725-PENNY AP No. 579-372-18 SONOMA CONVEYANCING CORPORATION, as duly appointed Trustee under the following described Deed of Trust WILL SELL AT PUBLIC AUCTION TO THE HIGHEST BIDDER FOR CASH (in the form which is lawful tender in the United States) and/or the cashiers' certified or other checks specified in Civil Code Section 2924h (payable in full at the time of sale to T.D. Service Company) all right, title and interest conveyed to and now held by it under said Deed of Trust in the property hereinafter described: Trustor MARK E. PENNY SHARON D. PENNY Recorded November 10, 1994 as Instr No. 1994-654402 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County, pursuant to the Notice of Default and Election to Sell thereunder recorded October 10, 1995 as Instr No. 1995-0455310 in Book --- Page --- of Official Records in the office of the Recorder of SAN DIEGO County. YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED NOVEMBER 3, 1994. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. 1604 SAN MIGUEL AVE SPRING VALLEY, CA 91977. (If a street address or common designation of property is shown above, no warranty is given as to its completeness or correctness.) Said Sale of property will be made in as is condition without covenant or warranty, express or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest as in said note provided, advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. Said sale will be held on FEBRUARY 23, 1999 at 10:00 AM AT THE ENTRANCE TO THE CITY OF OCEANSIDE, ANNEX 321 NEVADA ST. OCEANSIDE, CA. At the time of the initial publication of this notice, the total amount of the unpaid balance of the obligation secured by the above described Deed of Trust and estimated costs, expenses, and advances is \$189,287.10. It is possible that at the time of sale the opening bid may be less than the total indebtedness due. Date: February 10, 1999. SONOMA CONVEYANCING CORPORATION as duly appointed Trustee, by T.D. Service Company, its agent KAREN TALAFUS, ASSISTANT SECRETARY, T.D. SERVICE COMPANY, 1750 E. FOURTH ST. SUITE 800, PO BOX 11988, SANTA ANA, CA 92711-1988. 714/543-8372. We are assisting the Beneficiary to collect a debt and any information we obtain will be used for that purpose whether received orally or in writing. If available, the expected opening bid may be obtained by calling the following telephone number(s) on the day before the sale: 714/480-5690. TAC# 456124 PUB 2/16/99 2/23/99. 3/02/99

TS No.: 19989053403414 Loan No.: 5217188 FHA/VA/MI No.: 3031965 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 06/21/96. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On February 23, 1999 at 10:00 AM, Lonestar Mortgage Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded 06/28/96, as Instrument No. 1996-0328493, in book, page, of Official Records in the office of the County Recorder of SAN DIEGO County, State of California, Executed by DONALD S. BLOYD, AND MARY L. BLOYD, HUSBAND AND WIFE WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK, (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 579-378-24-00. The street address and other common designation, if any, of the real property described above is purported to be: 1411 CAPISTRANO AVENUE, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$162,762.11. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 01/29/99. Lonestar Mortgage Services, L.L.C., as Trustee, BRUCE COCKLIN, Authorized Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057400, 02/02/99, 02/09/99, 02/16/99, 02/23/99

TS No.: 19989077401420 Loan No.: 0109531848 FHA/VA/MI No.: 3006900 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 12/15/92. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 2, 1999 at 10:00 AM, Lonestar Mortgage Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded 12/31/92, as Instrument No. 1992-0848956, in book, page, of Official Records in the office of the County Recorder of SAN DIEGO County, State of California, Executed by ANTHONY R. KNAPP, AND NORMA KNAPP, HUSBAND AND WIFE AS JOINT TENANTS WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK, (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 579-385-03. The street address and other common designation, if any, of the real property described above is purported to be: 1119 BUENA VISTA, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$130,493.42. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 02/05/99. Lonestar Mortgage Services, L.L.C., as Trustee, BRUCE COCKLIN, Authorized Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057890, 02/09/99, 02/16/99, 02/23/99

TS No.: 19989073502459 Loan No.: 1907042303 FHA/VA/MI No.: 3006900 NOTICE OF TRUSTEE'S SALE YOU ARE IN DEFAULT UNDER A DEED OF TRUST, DATED 08/31/95. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER. On March 2, 1999 at 10:00 AM, Lonestar Mortgage Services, L.L.C., as duly appointed Trustee under and pursuant to Deed of Trust recorded 09/07/95, as Instrument No. 1995-0399195, in book, page, of Official Records in the office of the County Recorder of SAN DIEGO County, State of California, Executed by JAMES L. SCHADLER, AN UNMARRIED MAN WILL SELL AT PUBLIC AUCTION TO HIGHEST BIDDER FOR CASH OR CASHIER'S CHECK, (payable at time of sale in lawful money of the United States) AT THE SOUTH ENTRANCE TO THE COUNTY COURTHOUSE AT 220 WEST BROADWAY, SAN DIEGO, CA. (NOTE: CASHIER'S CHECK(S) MUST BE MADE PAYABLE TO LONESTAR MORTGAGEE SERVICES, L.L.C. all right, title and interest conveyed to and now held by it under said Deed of Trust in the property situated in said County and State described as: As more fully described in the above mentioned Deed of Trust APN# 504-193-25. The street address and other common designation, if any, of the real property described above is purported to be: 9011 LEMON STREET, SPRING VALLEY, CA 91977. The undersigned Trustee disclaims any liability for any incorrectness of the street address and other common designation, if any, shown herein. Said sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by said Deed of Trust, with interest thereon, as provided in said note(s), advances, if any, under the terms of said Deed of Trust, fees, charges and expenses of the Trustee and of the trusts created by said Deed of Trust. The total amount of the unpaid balance of the obligation secured by the property to be sold and reasonable estimated costs, expenses and advances at the time of the initial publication of the Notice of Sale is \$102,170.64. The beneficiary under said Deed of Trust heretofore executed and delivered to the undersigned a written Declaration of Default and Demand for Sale, and a written Notice of Default and Election to Sell. The undersigned caused said Notice of Default and Election to Sell to be recorded in the county where the real property is located. Date: 02/05/99. Lonestar Mortgage Services, L.L.C., as Trustee, BRUCE COCKLIN, Authorized Signature, FOR TRUSTEE'S SALE INFORMATION PLEASE CALL (916) 974-6099, 15000 Surveyor Boulevard, Suite 250, Addison, Texas 75001. LONESTAR MORTGAGEE SERVICES, L.L.C. IS A DEBT COLLECTOR ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. NPP0057763, 02/09/99, 02/16/99, 02/23/99

Tax tips Continued from Page 1

employed, you may be able to deduct certain expenses by using a part of your home for business purposes.

To deduct business-use-of-the-home expenses, a part of your home must be used regularly and exclusively:

1. As the principal place of business for any trade or business in which you engage,

2. As the place where you meet and deal with your patients, clients, or customers in the normal course of your trade or business; or

3. In connection with your trade or business, if you use a separate structure that is not attached to your home.

If you use both your home and other locations regularly in the same trade or business, you must determine which location is your principal place of business.

The two primary factors used to determine your principal place of business are the amount of time spent in each business location and the relative importance of the activities performed at each location.

After 1998, where you perform substantial administrative and management activities will also be considered in determining whether your home is your principal place of business.

In general, because of the exclusive use rule, you cannot deduct business expenses for any part of your home that you use for both personal and business purposes.

For example, if you are an attorney and use the den of your home to write legal briefs and also for personal purposes, you may not deduct any business-use-of-your-home expenses. The only exceptions to the exclusive business-use rule are for qualified daycare providers and for persons storing inventory or product samples used in their business.

If you are an employee, additional rules apply. Even if you meet the exclusive and regular use tests, you cannot take any deductions for the business use of your home unless this use of your home is for the convenience of your employer and your employer does not pay you rent for the portion of your

home that you use in providing services as an employee.

Some of the deductible business use of the home expenses may include the business portion of real estate taxes, mortgage interest, casualty losses, rent, utilities, insurance, depreciation, painting and repairs.

You may not deduct expenses for lawn care or for painting a room not used for business.

The amount you can deduct depends on the percentage of your home used for business. To figure this percentage, divide the number of square feet used for business by the total square feet in your home. Or, if the rooms are approximately the same size, divide the number of rooms used for business by the total number of rooms in your home.

You figure the business portion of your expenses by applying this percentage to the total of each expense.

Qualified day care providers must reduce their percentage to take into account the time available for personal use of any area not used exclusively for business.

If your gross income from the business use of your home is less than your total business expenses, your deduction for certain expenses for the business use of your home is limited.

However, those business expenses that are not deducted because of the limit can be carried forward as part of next year's business-use-of-the-home expenses.

Publication 587, Business Use of Your Home, has detailed information on the business use of your home rules. If you are an employee, use the worksheet in Publication 587 to figure your deductions. As an employee, you must itemize deductions on Schedule A (Form 1040) to claim expenses for the business use of your home.

If you are self-employed, use Form 8829 to figure your business use of the home deductions and report those deductions on Schedule C, (Form 1040). Publications can be downloaded from www.irs.gov or ordered by calling 1-800-829-3676.

Volunteers sought to help wildlife babies

Project Wildlife is gearing up for San Diego County's annual baby season. Over the next year, Project Wildlife will receive over 9,000 baby birds and mammals.

Volunteers are needed to care for injured and orphaned wildlife four hours per week at the Project Wildlife Care Facility in San Diego.

Volunteers are also needed to care for baby birds and mammals in their own homes. Rescue/transport volunteers and telephone volunteers are in demand too.

"The wildlife baby season is an extremely busy period of time," said Lyn Lacye, spokesperson for Project Wildlife. "Each year with tree trimming being undertaken at the wrong time of the year and with encroaching development, more and more of our feathered and furry friends get into trouble and need human help."

There are a number of ways to help in this massive effort to save San Diego's native wildlife. Individuals who are home during the day will be trained in the care and feeding of baby songbirds and mammals.

Dependable people are needed to volunteer four hours a week at the Project Wildlife Care Facility, which is open seven days a week, twelve hours per day.

In some areas, the Project Wildlife phone number can be call forwarded to a volunteer's home for four hours each week, and calls can be directed to the volunteer staff.

"If you do find a baby bird or mammal, be sure it really is orphaned before you rescue it," cautioned Lacye. "Many species leave their young while out searching for food. Be sure the parents are not returning to feed."

A baby bird that has fallen from the nest can be put back; the parents will continue to feed it. If you can't reach the nest, put the bird in a plastic bowl lined with tissue or paper towels as close as possible to the original site. Then watch carefully for 90 minutes to see if the parent birds feed the baby. The parents will usually find it.

When rescue becomes necessary, the bird or animal should be handled as little as possible. Often these otherwise healthy creatures die of stress. Keep the animal or bird warm, dark and quiet, and call Project Wildlife.

Until you reach a volunteer, do not feed the wildlife. Baby birds and mammals can easily inhale food into their lungs and die, and incorrect diet can cause irreparable damage.

New volunteers will receive specialized training in their selected caregiving, and supplies will be provided. For more volunteer information, call 579-5083.

Renters welcomed



Michelle Gottwig of East County has joined McMillin Realty's expanding Relocation Division as a rental services coordinator. She is working closely with families moving to the area from all over the country through the Cendant Mobility relocation network. McMillin was named the best relocation firm in the West two years running by Cendant Mobility.



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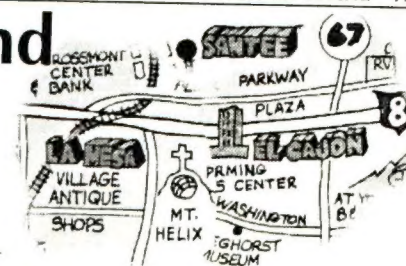
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Around Town



French's Art Studio will be closing its location in El Cajon at the Harvest Ranch Center and will be reopening March 1 at the Rancho San Diego Center located at 3691 Via Mercado, Suite 20 in La Mesa.

Owner **Terri French** feels the move will be great for business as most of her students, ages 5 to 50, live in that area. She has been teaching kids and adults how to draw and paint for five years now and enjoys providing a place to express creativity and have fun doing it. Some class space is still available with varied hours. Call 588-5266 for more information.

Scott Wing, a longtime employee of Henry's Marketplace, has been named director of supply and distribution for the 14 Henry's stores. In this position, he is responsible for overseeing the purchase and distribution of all grocery products and the operations of the produce warehouse, production bakery, distribution center and the produce buying staff.

Prior to the promotion, Wing was most recently manager of Henry's Marketplace in Point Loma. He is a resident of the Granite Hills area of East County.

The San Diego-based **Brake Depot** opened its original location in 1991 and grew to become the nation's largest specialized brake repair shop.

With the January opening of Brake Depot in Santee, local residents **Patrick and Roberta Korch** become Brake Depot's first San Diego County franchise owners. Brake Depot began to offer franchise opportunities last year.

The Korchs are both seasoned business veterans, owning a successful chain of gift stores in Southern California malls.

The **Math Magician** has named **Joseph Hobbs** as manager of its La Mesa office. A 1984 graduate of Patrick Henry High School, Hobbs is currently completing his studies in applied mathematics at San Diego State University.

Hobbs has been an instructor with the Math Magician since 1993, balancing his duties with his position of sergeant in the National Guard. He also teaches physics and SAT preparation. For more information, call the Math Magician at 469-6500.